

The Virginia Housing Trust Fund is a special allocation of state funds intended to help address the commonwealth's housing needs and reduce homelessness. The Foreclosure Counseling component of the Trust Fund will be used to provide grants to help those who are facing or who have experienced foreclosure. These funds will be allocated by VHDA in conjunction with its housing counseling application process.

### **Eligibility**

Eligible applicants include local governments, local housing and redevelopment authorities, regional or statewide organizations providing housing/homeless assistance or services to Virginia citizens and hold companies created for owning and operating affordable housing. Eligible organizations may contract with other parties to assist in providing the housing or other resources required to satisfy the condition of the grant or loan product.

### **Resources**

Grant funds for foreclosure counseling are included in VHDA's housing counseling grant application process. For information about the application process, visit <http://www.vhda.com/BusinessPartners/GovandNon-Profits/AdditionalResources/Pages/VHDAGrant.aspx>.